



# ***DISASTER NEWS***

*Economic Injury Loans for Small Businesses*

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## ***Disaster Assistance Available for Small Businesses***

**Sacramento, CA** – Small, non-farm businesses in 204 Texas counties (plus contiguous counties in Louisiana, New Mexico and Oklahoma) may now apply for low interest disaster loans from the U. S. Small Business Administration (SBA). These disaster loans offset economic losses because of reduced revenue to farmers and ranchers caused by the severe drought conditions, above normal temperatures and wildfires, that occurred in the following 117 Texas primary counties beginning April 1, announced Alfred E. Judd, Director of SBA's Disaster Field Operations Center - West.

### **Primary Texas counties:**

Angelina	Aransas	Archer	Armstrong	Atascosa
Bailey	Bastrop	Baylor	Bell	Bexar
Borden	Briscoe	Brown	Burnet	Callahan
Cameron	Carson	Castro	Childress	Clay
Cochran	Coke	Coleman	Collingsworth	Comanche
Concho	Coryell	Cottle	Crockett	Crosby
Dawson	Deaf Smith	Dickens	Donley	Erath
Fisher	Floyd	Fort Bend	Gaines	Garza
Glasscock	Gray	Grimes	Hale	Hall
Hansford	Harris	Harrison	Haskell	Hemphill
Hockley	Howard	Hutchinson	Irion	Jackson
Jasper	Jones	Kent	Kerr	King
Knox	Lamb	Lampasas	Lipscomb	Lubbock
Lynn	Marion	Maverick	McCulloch	Menard
Milam	Mitchell	Montgomery	Moore	Motley
Newton	Nolan	Nueces	Ochiltree	Oldham
Panola	Parmer	Polk	Potter	Randall
Reagan	Real	Refugio	Roberts	Sabine
San Augustine	San Jacinto	San Patricio	Schleicher	Scurry
Shackelford	Sherman	Sterling	Stonewall	Sutton
Swisher	Taylor	Terry	Throckmorton	Tom Green
Travis	Trinity	Tyler	Upton	Uvalde
Val Verde	Victoria	Walker	Wheeler	Wichita
Yoakum	Young			

### **Contiguous Texas counties:**

Andrews	Austin	Bandera	Bee	Blanco
Bosque	Brazoria	Brazos	Burleson	Caldwell
Calhoun	Cass	Chambers	Cherokee	Colorado
Comal	Crane	Dallam	DeWitt	Dimmit
Eastland	Ector	Edwards	Falls	Fayette
Foard	Frio	Galveston	Gillespie	Goliad

**Contiguous Texas counties (continued):**

Gonzales	Gregg	Guadalupe	Hamilton	Hardeman
Hardin	Hartley	Hays	Hidalgo	Hood
Houston	Jack	Jim Wells	Karnes	Kendall
Kimble	Kinney	Kleberg	LaSalle	Lavaca
Lee	Liberty	Live Oak	Llano	Madison
Martin	Mason	Matagorda	McLennan	McMullen
Medina	Midland	Mills	Montague	Morris
Nacogdoches	Orange	Palo Pinto	Pecos	Robertson
Runnels	Rusk	San Saba	Shelby	Somervell
Stephens	Terrell	Upshur	Waller	Washington
Webb	Wharton	Wilbarger	Willacy	Williamson
Wilson	Zavala			

**Contiguous Louisiana counties:**    **Contiguous New Mexico counties:**    **Contiguous Oklahoma counties:**

Beauregard	Curry	Beaver
Caddo	Lea	Beckham
Calcasieu	Quay	Cimarron
De Soto	Roosevelt	Cotton
Sabine		Ellis
Vernon		Harmon
		Jefferson
		Roger Mills
		Texas
		Tillman

Small businesses may qualify for Economic Injury Disaster Loans (EIDLs) of up to \$1.5 million to help meet financial obligations and operating expenses which could have been met had the disaster not occurred. "Eligibility for these working capital loans is based on the financial impact of the disaster only and not on any actual property damage. These loans have an interest rate of 4%, a maximum term of 30 years, and are restricted to small businesses without the financial ability to offset the adverse impact without hardship," Judd said.

By law, SBA makes EIDLs available when the U. S. Secretary of Agriculture designates an agricultural disaster. Secretary Mike Johanns declared this disaster at the request of Governor Rick Perry.

Businesses primarily engaged in farming or ranching are ineligible for SBA disaster assistance. Agricultural enterprises should contact the Farm Services Agency (FSA) about the U. S. Department of Agriculture (USDA) assistance made available by the Secretary's declaration. However, in drought disasters nurseries are eligible for SBA disaster assistance.

Information and application forms may be obtained by calling toll-free (800) 659-2955, or by visiting the SBA website at [www.sba.gov/disaster](http://www.sba.gov/disaster). Hearing impaired individuals may call (800) 877-8339. Mail completed applications to the U.S. Small Business Administration at 14925 Kingsport Road, Fort Worth, TX 76155.

The deadline to apply for these loans is **November 7, 2006**.